

# Disability – offering clients more flexibility

PLAN ADMINISTRATOR



Insurance

RBC Insurance® Group Benefit Solutions offers best-in-class disability insurance coverage with exclusive features – and gives your employees the support they need to get their life back on track.

Here's what one of our clients had to say about their experience during a disability claim:

*"I had never been on a long term disability leave before and was quite nervous about my interactions with an insurance company. Michelle, my vocational rehabilitation specialist, put me at ease right away by saying that her main objective was to get me back to health and not to worry about the work side of the equation.*

*She provided me with a gradual return to work plan that made the experience of returning to work less anxiety provoking and relatively easy. She acted as a liaison between me and my employer and has done so many other things that I would consider going above and beyond the job of a rehabilitation specialist."*

~Richard J, Toronto

Group Long Term Disability – Key Product Differentiators	
Disability Features	Why This Coverage Is Important
<b>LTD Benefits Beyond Age 65<sup>1</sup></b> Provides unique benefit options to members who need coverage beyond age 65.	<ul style="list-style-type: none"><li>Members working past the traditional retirement age are now covered in the event of an injury or sickness.</li><li>Recognizes that members recover incrementally from most injuries and illnesses, and encourages a member to return to work by focusing on the member's ability rather than their disability.</li><li>Member gets a financial incentive that allows them to replace up to 100% of pre-disability earnings during the first 12 months while the member is disabled and working part-time.</li></ul>
<b>Residual Disability</b> A member has the flexibility to work part-time without it affecting the elimination period, and after the elimination period can receive a reduced benefit while working part-time.	
<b>Partial Disability</b> A member must be totally disabled during the elimination period, and after the elimination period can receive a reduced benefit while working part-time.	

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<p><b>Spousal Disability<sup>2</sup></b></p> <p>This benefit provides a disability benefit of \$1,000 per month for a combined period of two years per lifetime in the event the member's spouse becomes disabled.</p> <p>The spouse must be unable to perform two activities of daily living such as bathing, dressing or eating, or be cognitively impaired.</p>	<ul style="list-style-type: none"> <li>■ In the event that a member's spouse becomes disabled, this additional coverage allows the member to focus on what's most important – their family – while increasing their ability to stay productive at work. The benefits paid can be used to pay for any expenses such as home care, giving them more options at home and making it easier to remain at work during a difficult time.</li> <li>■ For example, Guy's spouse became ill with a severe condition that made her cognitively impaired. With spousal disability, Guy was able to cover the additional expense to care for his spouse while still being able to work and remain productive.</li> </ul>
<p><b>Rehabilitation and Return to Work Assistance Benefit<sup>3</sup></b></p> <p>While they participate in the RBC Insurance Rehabilitation and Return to Work (RTW) Assistance program, this benefit provides the member with an additional 10% of their gross disability benefit, up to \$1,000 per month.</p>	<ul style="list-style-type: none"> <li>■ It helps cover expenses that might arise throughout the rehabilitation and return to work process. It serves as a financial incentive for a member as they transition back to the workplace and is intended to assist the member in funding potential non-medical barriers such as transportation costs.</li> <li>■ For example, after several months of being on disability, Lesley was well enough to return to work, but she needed assistance getting to and from work. Through the Rehabilitation and RTW Assistance program, the additional 10% benefit helped her cover the cost of a taxi and made her return to work a successful one.</li> </ul>
<p><b>Dependent Care Expense Benefit<sup>3</sup></b></p> <p>While they participate in the RBC Insurance Rehabilitation and RTW Assistance program, this benefit provides the member with a reimbursement of up to \$350 per dependant per month, to a maximum \$1,000, for all expenses incurred to provide personal care to a dependant requiring personal care assistance.</p>	<ul style="list-style-type: none"> <li>■ In the event a member has a dependent child or family member who needs personal assistance, this benefit will cover expenses such as daycare or home care programs. It also helps remove any non-medical barriers preventing a transition to the workplace.</li> <li>■ For example, while participating in the Rehabilitation and RTW Assistance program, Christopher's three-year-old daughter needed daycare services on the days he worked part-time. With the Dependent Care Expense benefit, Christopher was able to cover the daycare facility expenses. Knowing his daughter was cared for allowed him to focus on returning to work.</li> </ul>
<p><b>Disability Conversion<sup>3</sup></b></p> <p>This privilege allows a member to convert their long-term disability coverage to an individual disability policy in the event their employment is terminated. They will have 31 days to convert their coverage and could be eligible for up to \$4,000 of coverage per month, with no medical underwriting.</p>	<ul style="list-style-type: none"> <li>■ Converting to individual coverage allows a member to continue to protect their income when they leave their job.</li> <li>■ For example, after being with the same employer for nearly three years, Sarah was offered a career opportunity with a different company. She wanted to keep her coverage so she elected to convert her group coverage, within 31 days of leaving her job. She was able to obtain alternative disability coverage without having to provide any medical evidence. So even if she has group coverage with her new employer, she has an individual policy for added income protection wherever her professional life takes her.</li> </ul>

Other Programs That Differentiate RBC Insurance	
Disability Features	Why This Coverage Is Important
<b>Enhanced Disability Management for Mental Health Claims</b> Provides members enhanced and timely support with disability claims due to depression, anxiety and other mental health conditions.	Members on a mental health claim can get rapid access to a specialized workplace psychiatrist, direct consultant and follow-up with their family physician. They also have access to virtual care sessions from the comfort of their own home.
<b>Medical Confidence<sup>‡</sup></b> Provides members with the information they need to understand their condition and access the proper care and treatment within an appropriate time frame.	This service provides members speedy access to the Canadian healthcare system. They will be able to see a specialist sooner, leading to reduced wait times and faster access to treatment. Seeing the right specialists at the right time is important to shortening recovery time and getting back to work sooner.
<b>Chronic Pain Solutions Program</b> Provides an early intervention and clinically supportive service delivered by expert clinicians to members with a chronic pain condition.	For members with a disability claim with a diagnosis related to chronic pain, this program focuses on treatment intervention by an expert clinical team including a nurse navigator and rehabilitation specialists to ensure they are being treated appropriately and provided with the tools to best manage their condition. The Chronic Pain Solutions Program allows members to take control of their pain and get back to a healthy and productive lifestyle.

Talk to your Group Benefits Advisor,  
 call RBC Insurance at **1-855-264-2174**  
 or visit us at [rbcinsurance.com/groupbenefits](https://www.rbcinsurance.com/groupbenefits) to learn more.



**Insurance**

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<sup>‡</sup> All other trademarks are the property of their respective owner(s).

<sup>1</sup> Certain conditions apply.

<sup>2</sup> Optional benefits are available to groups of 10 lives or more.

<sup>3</sup> Optional benefits are available to groups of 10 lives or more with residual and partial disability benefits.